

## **DETAILED ACTION**

### ***Examiner's Amendment***

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Daniel Sierchio on 4/8/2010.

2. The application has been amended as follows:

As renumbered, claims 2, 4, 5, 7 & 8 depend on claim 1.

As renumbered, claim 3 depends on claim 2.

As renumbered, claim 6 depends on claim 5.

As renumbered, claims 10, 13 & 16 depend on claim 9.

As renumbered, claims 11, 12 & 15 depend on claim 10.

As renumbered, claim 14 depends on claim 13.

3. In renumbered claim 1, line 9; renumbered claim 9, line 11 & renumbered claim 17, line 11 add "for processing by the plurality of workflow queues, wherein the computer processor includes an accounting component for posting Profit and Loss (P & L) amounts based on the reserve amount information."

***Allowable Subject Matter***

4. Claims 1-5, 7-16 & 18-23 are allowed.
5. The following is an examiner's statement of reasons for allowance:

As per claims 1, 12 & 23,

The prior art of record, specifically, May (US 2002/0138390 A1), Shkedy (US 6,236,972 B1) and Baker (US 6,336,103 B1) do not disclose or fairly teach:

A computer system for allocating charges related to derivatives trading to a business unit in a business organization, comprising:

a proof of payment; and

a computer memory configured to receive reserve amount information based on an exposure associated with a derivative trade; and

a computer processor operatively coupled to the computer memory and a plurality of workflow queues, the computer processor configured to review the derivative trade and the reserve amount information and allocate a risk-related charge based on the reserve amount information to a business unit involved in the derivative trade for processing by the plurality of workflow queues, wherein the computer processor includes an accounting component for posting Profit and Loss (P&L) amounts based on the reserve amount information.

6. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably

Art Unit: 3684

accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Gerald C. Vizvary whose telephone number is 571-270-3268. The examiner can normally be reached on Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Abdi Kambiz can be reached on 571-272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-270-4268.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Thomas Dixon/  
Primary Examiner, Art Unit 3684

Gerald Vizvary  
Patent Examiner, A.U. 3684  
April 8, 2010